IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Nicholas David Wingham Rowan Group Art Unit: Unknown

Serial No.: 10/595,873 Examiner: Unknown

Filed: May 17, 2006

For: TRANSACTION MANAGEMENT SYSTEM

AND METHOD

Attorney Docket No.: GML 0101 PUSA

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)(3)

Mail Stop Amendment Commissioner for Patents U.S. Patent & Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the information contained in this paper and the attached photographs is submitted herewith for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(b)(3), i.e. before the mailing date of a first Office Action on the merits. Applicant submits Attachments A and B for consideration.

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

Nicholas David Wingham Rowan

By: /James W. Proscia/
James W. Proscia
Reg. No. 47,010
Attorney/Agent for Applicant

Date: August 15, 2007

BROOKS & KUSHMAN P.C.

1000 Town Center, 22nd Floor Southfield, MI 48075 Phone: 248-358-4400

Fax: 248-358-3351